

## LOSS EXPOSURE INVENTORY

Reprinted from "The property Damage Accident" by Frank E. Bird, Jr. and George L. Germain (1997)

I - Place a check mark in this column across from each loss exposure faced by your organization (**identify**).

E- **Evaluate** the degree of risk (frequency, severity, exposure rate) for each loss exposure identified.

1- Very high risk - consider discontinuing operation

2- High risk - immediate correction required

3- Substantial risk - correction needed

4- Possible risk - attention indicated

5- Negligible risk - perhaps acceptable as is

C - Place an A, B, or C in this column to indicate the degree of **control** over this exposure.

A. Complete or Substantial (67-100%)

B. Moderate (34-66%)

C. Low (1-33%)

	I	E	C
<b>PHYSICAL HARM TO EMPLOYEES</b>			
1. Compensated Injury on Premises			
1.1. Physical Injury			
1.2. Occupational Illness			
2. Compensated Injury Off Premises			
Physical Injury			
Occupational Illness			
3. Injury or Illness in Other Employment or Activity			
3.1. Recreational			
3.2. Highway - Non-occupational			
3.3. Domestic			
3.4. Casual Employment			
4. Injury Out of State or Country			
5. Downgraded Capacity			
5.1. Alcoholism			
5.2. Drug Abuse			
5.3. Absenteeism			
5.4. Mental Stress of Other Influence			
6. Injury While on Leave of Absence			
6.1. Other Organization			
6.2. Governmental Service			
6.3. Civic Events			
6.4. Military Service			
6.5. Charitable Service			
7. Injury or Illness While in Custody of Law Enforcement			
8. <i>Other than mentioned above (provide detail)</i>			
<b>PROPERTY LOSS TO ORGANIZATION</b>			
1. Normal Wear of Equipment			
2. Abusive Wear and Tear			

3.	Premature Breakdown			
4.	Premature Obsolescence			
5.	Work Process Interruption			
	5.1. Power Source Failure			
	5.2. Energy Reduction			
	5.3. Materials Supply Interruption			
	5.4. Materials Supply Contamination			
6.	Natural Phenomenon or Disaster			
	6.1. Fire - External			
	6.2. Windstorm			
	6.3. Pollution			
	6.4. Flood			
	6.5. Landslide			
7.	Work Process Fire			
8.	Chemical Action			
9.	Pressure Vessel Leakage or Rupture			
10.	Civil Disobedience			
	10.1. War			
	10.2. Riot			
	10.3. Vandalism			
	10.4. Industrial Sabotage			
11.	Structural Integrity Failure(Buildings)			
	11.1. Glass Breakage			
	11.2. Overload Collapse			
	11.3. Pressure Change			
	11.4. On Impact From			
	11.4.1. Object			
	11.4.2. Vehicle			
	11.4.3. Aircraft			
	11.4.4. Ship			
	11.5. Due to Natural Deterioration			
	11.6. Explosion			
	11.6.1. Process Materials			
	11.6.2. Transient Materials			
	11.7. Perils of !he Land			
	11.8. Perils of !he Sea			
	11.9. Perils of !he Air			
	11.10. Contamination			
	11.10.1. From Foreign Substance			
	11.10.2. From Loss of Temperature or Pressure Control			
	11.10.3. From Radiation From Corrosive Process Materials			
	11.11. Work Process Waste			
	11.11.1. Repairable Equipment Salvaged			
	11.11.2. Scrap Materials Discarded			
	11.11.3. Scrap Material Disposal			
	11.12. Increased Reconstruction Costs			
	11.13. Increased Replacement Costs			
	11.14. Increased Repair Costs			
	11.15. Loss of Know-how, Blueprints, Records or Other Process Documents			

12.	<i>Other than mentioned above (provide detail)</i>			
<b>PHYSICAL HARM TO PUBLIC</b>				
1.	Product Consumption			
	1.1. Normal			
	1.2. Abusive			
2.	Injury or Illness to Guests on Premises			
	2.1 Physical			
	2.2. Toxic Substances			
	2.3. Radiation			
	2.4. Noise, Temperature, etc.			
3.	Due to Uncontrolled Process			
4.	Due to Motor Vehicle Operation			
5.	Due to Watercraft Operation			
6.	Due to Aircraft Operation			
7.	Due to Acts of Employees			
8.	Due to Acts of Animals			
9.	Due to fire and/or Explosion			
10.	Due to Construction			
11.	Due to Alteration			
12.	Due to Demolition			
13.	Due to Disposal			
14.	Due to Existence of Facilities or Equipment ( Interference)			
15.	Due to Malpractice			
	15.1. Second Party			
	15.2. Third Party			
16.	Due to Sponsorship of			
	16.1. Recreation Events			
	16.2. Training Programs			
17.	Libel and Slander			
18.	Third Party Liability in Certification			
19.	<i>Other than mentioned above (provide detail)</i>			
<b>PROPERTY DAMAGE TO PUBLIC</b>				
1.	Negligent Custody			
2.	Collision or Impact			
	2.1. Due to Acts of Employees			
	2.2. Due to Equipment on Lease or Loan			
	2.3. Due to Process Equipment			
	2.4. Due to Motor Vehicle Operation			
	2.5. Due to Watercraft Operation			
	2.6. Due to Aircraft Operation			
	2.7. Due to Acts of Animals			
3.	Fire and Explosion			
4.	Contaminated Waste Disposal			
5.	Environmental Pollution			
6.	Assumed Liabilities of Others			
7.	Product Consumption			
	7.1. Normal			
	7.2. Abusive			
8.	Use of Dangerous Materials			
	8.1. Process Use			

8.2. Disposal			
8.3. Pilfered Materials			
9. Acts of Contractor on Premises			
10. Acts of Subrogation			
10.1. Assumed Responsibilities			
10.2. Relinquished Responsibilities			
11. Acts of Sponsored Parties			
11.1. Civic			
11.2. Recreational			
12. <i>Other than mentioned above (provide detail)</i>			
<b>LOSS OF CAPITAL AND INCOME</b>			
1. Business Interruption Due to Accident			
1.1. Process Materials and Equipment			
1.2. Labor, Contractual or Opportune			
2. Failure of Materials Supplier			
3. Failure of Process Power Supply			
4. Energy Restrictions			
5. Patent Infringements			
5.1. Domestic			
5.2. Foreign			
6. Loss of Records			
6.1. Financial			
6.2. Work Process			
6.3. Employee			
7. Failure to Realize Anticipated Market			
8. Acts of Omission			
8.1. Executives			
8.2. Managers			
8.3. Employees			
9. Death or Incapacity of Essential Personnel			
10. Loss of Essential Personnel			
11. Calls on Indebtedness			
12. <i>Other than mentioned above (provide detail)</i>			
<b>CONTRACTUAL LOSSES AND LIABILITIES</b>			
1. Due to Inadequate Planning, Organizing, Implementing, Controlling			
2. Due to Acts of Contractors			
3. Due to Acts of Trustees			
4. Due to Acts of Licensees			
5. Due to Acts of Suppliers			
6. Due to Acts of Purchasers			
7. Due to Acts of Employees			
8. Due to Natural Causes			
9. Due to Acts of Debtors			
10. Due to Acts of Lessees			
11. <i>Other than mentioned above (provide detail)</i>			
<b>COSTS OF BENEFITS</b>			
1. Compensation or Illness or Disability			
2. Compensation for Death or Dismemberment			
3. Medical Retirement			
4. Service Retirement			

5.	Insurance of Key Personnel			
6.	<i>Other than mentioned above (provide detail)</i>			
<b>SECURITY LOSSES</b>				
1.	Due to Acts of Employees			
	1.1. Theft of Monies or Securities			
	1.2. Theft of Materials			
	1.3. Theft of Equipment			
	1.4. Theft of Processes and Methods			
	1.5. Forgery of Documents			
	1.6. Acceptance of Invalid Financial Instruments			
	1.7. Negligent Acts			
	1.8. Acts of Sabotage			
2.	Due to Acts of Other Parties			
	2.1. Theft of Monies or Securities			
	2.2. Theft of Finished Goods			
	2.3. Theft of Materials			
	2.4. Theft of Equipment			
	2.5. Patent Infringement			
	2.7. Copyright Infringement			
	2.7. Acts of Vandalism			
	2.8. Acts of Arson			
	2.9. Acts of Sabotage			
	2.10. Kidnap of Key Personnel			
	2.11 Threats of Personnel			
3.	<i>Other than mentioned above (provide detail)</i>			
<b>OTHER (provide detail)</b>				